

**Value Engineering
Co.**

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Technology Center

Department of Commerce
Commissioner For Patents
United State Patent and Trademark Office
Customer Service Center
Initial Patent Examination Division
Washington, DC 20231

Re; Application# 10/005,644
Confirmation #4080
Correspondence 03/02/2002

Dear Initial Patent Examiner:

We were pleased to submit responses as requested in your 03/03/2002 correspondence. Since that time We have had several requests to make the following clarifications to our revised application forwarded to you on April 02/02.

If this can be done? It will correct an obvious omission and provide a better understanding of the proposed, but not limited system of key code entry with debit transactions.

1. Add page 15 to the contents page.
2. Add page 15 clarifying Debit Transactions.
3. Add omitted screen # 3 to the top of page 8.

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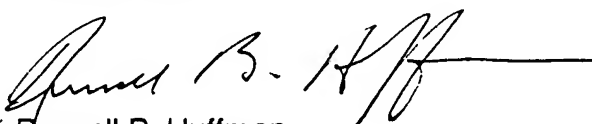
GROUP 3600

Each page is enclosed for your review and replacement in the revised application dated 03/29/02.

Any new charges, necessary departmental forms or information to incorporate these corrections at this time would be greatly appreciated.

Thank you for your help.

Sincerely yours,



Russell B. Huffman
Value Engineering Co.

cc; file,

encl; Pages 8, 15, Contents.



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4.	SYSTEM FLOW CHART -----
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6.	KEY TALLY SHEET- -----
7.	P.I.B. STATEMENT-----
8.	CREDIT CARD STATEMENT----
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10.	P.I.B. CHEQUE FORMAT-----
11.	ATM FORMAT-----
12.	CREDIT CARD FORMAT-----
13.	FUEL RECEIPT FORMAT-----
14.	SAVINGS, DEPOSIT, WITHDRAWAL, FORM-
15.	DEBIT CARD TRANSACTIONS

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GROU

P.I.B. Debit Transactions

DEBIT CARD TRANSACTIONS
DO NOT REQUIRE A PHYSICAL
ENTRY WITHIN THE CHARGE
SLIP.

THE KEY CODE IS ENTERED
INTO THE CARD READER
FOLLOWING ENTRY OF A
PERSONAL PIN NUMBER.

DEBIT TRANSACTIONS ARE
TRACKED TO SCREEN #1
BUDGET AND SCREEN #2
STATEMENT

94676 ASPAHAN'S	9.99
187312 PAVS THIOLE	9.99
24603 U/S DICERST	13.99
70786 EX JRC OLIVE	4.99
18475 SWI LCEZ TOM	5.99
435158 MUIF CHAGER	29.99 T
18408 MAYER RJTC	8.99
368224 LIMEBULLDOG	17.29 T
*** 7.75 % TAX RATE	3.65
TOTAL	97.78
REF/DEBIT	97.78

01/20 SWIPEO	
I: 00000000	
Eexp: 00	
APPROVED	
AMOUNT: \$97.78	
0024 EXP 0000000005 0027	

CHANGE	.00
TOTAL NUMBER OF ITEMS SOLD - 8	
CASHIER: LARRY	REC#7
01/22/2000 11:46 0024 01 0027 39	
Meridian Service	
Thank You!	
PLEASE COME AGAIN.	

ANY BANK...U.S.A. or international P.I.B. system screen #3.
 CUSTOMER ACCOUNT # XXXXXXXXXX
 Credit Charges Received FROM 01/31/00--TO 11/31/01
 Balance carry fwd from 01/31/00 X= XXXXXXXXX
 NOTE : NOT ALL CREDIT CHARGES ARE SHOWN ON SCREEN #1

KEY

25.
40.
25.
53...

TELEPHONE NO. 18009973298 PAGE 1 OF 3

ACCOUNT NO.	CREDIT LINE	UNPAID CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
5120 7520 0400 1525	10000	7981	32	08/13/01	09/07/01	41.00

DATE OF TRANS.	POST.	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION OR CREDIT	AMOUNT
0713	0715	704838262979ED7ZE	WAL MART ARROYO GRANDE CA	53.42
0713	0716	7041019635E56QYBS	OFFICE MAX 00007930 ARROYO GRANDE CA	94.14
0713	0716	9241019636D55QEKH	SAFEMAY STORE00007476 REDWOOD CITY CA	4.00
0717	0718	78432866600QXJKS	AOL*ONLINE SERVICE 070 880-679-9444 VA	23.90
0717	0719	7141019677D47BHDX	TRADER JOE'S 00001SM2 ARROYO GRANDE CA	47.57
0718	0720	70410196840GP3QDE	RED LOBSTER US00007187 SANTA MARIA CA	60.89
0718	0720	7045078683DWTM8N9	BLACKLAKE GOLF 115 PS NIPOMO CA	64.00
0718	0720	70541866803RGNR0A	HOUSE 2 HOME 01630 SANTA MARIA CA	45.09
0718	0720	70541866809FEQ7A5	HOME DEPOT 06638 SANTA MARIA CA	21.82
0720	0722	70483826997DVTYV1	WAL MART ARROYO GRANDE CA	49.31
0720	0723	70410196A5F56QYE6	OFFICE MAX 00007930 ARROYO GRANDE CA	36.37
0722	0723	70483826B97FDP7E6	WAL MART ARROYO GRANDE CA	95.03
0720	0723	234868068B018XEXQ	EXXONMOBIL34 07918204 ARROYO G CA	25.10
0723	0724	70483826Q97FVPTQN	WAL MART ARROYO GRANDE CA	91.92
0725	0727	70411496F03RW7JMQ	ORCHARD SUPPLY 4670 PISMO BCH CA	105.90
0726	0727	80430526GWTBXX8J	CAJUN POWER SAUCE ABBEVILLE LA	31.00
0728	0730	92410196J6DSSH13V	SAFEMAY STORE00007476 REDWOOD CITY CA	5.42
0730	0731	70483826K97LAHNB	WAL MART ARROYO GRANDE CA	25.94
0731	0731	80120756LFXEPRHSP	SPYGLASS RESTAURANT SHELL BEACH CA	43.51

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES AND CASH ADVANCES	DEBIT ADJUSTMENTS	FINANCE CHARGE	NEW BALANCE

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

Send Inquiries To:

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	TOTAL FINANCE CHARGES	ANNUAL PERCENTAGE RATE
ADVANCES					
PURCHASES					

TO AVOID ADDITIONAL PERIODIC FINANCE CHARGES ON NEW BALANCE, PAYMENT OF NEW BALANCE IN FULL MUST BE RECEIVED BY PAYMENT DUE DATE.

ROC

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.